Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: ■ Chapter 7 □ Chapter 11 □ Chapter 12 □ Chapter 13	☐ Check if this is amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example,	Martina First name	First name
	your driver's license or passport).	M Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Venegaz Last name	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>4353</u>	XXX - XX
	Individual Taxpayer Identification number	OR	OR
	actunication number	9xx - xx	9 xx - xx

Entered 02/11/16 10:38:34 Desc Main Filed 02/11/16 Case 16-04193 Doc 1 Page 2 of 59

Document Venegaz Martina Case Number (if known) _ M Debtor 1 First Name Middle Name Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	☐ I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
	· ·	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1847 W Huron St. Number Street	Number Street
		Chicago IL 60622	
		COOK State ZIP Code	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐I have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

Case 16-04193 Entered 02/11/16 10:38:34 Desc Main Filed 02/11/16 Doc 1 Page 3 of 59

Document Martina M Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Pa	Tell the Court About You	r Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you		·		Required by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.			
	are choosing to file under	■ Chapter 7						
	under	☐ Chapter 11 ☐ Chapter 12						
		☐ Chap	ter 13					
8.	How you will pay the fee	local yours subm with: I nee Appli I requ By la less:	will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee lourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. If you choose this option, sign and attach the application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). In request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to					
		pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.						
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes.			Case Number MM / DD / YYYY Case Number MM / DD / YYYY			
			District	When _	Case Number			
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No □ Yes.	Debtor	When _	Relationship to you Case Number, if known MM / DD / YYYY Relationship to you Case Number, if known MM / DD / YYYY			
11.	Do you rent your residence?	□ No. ■ Yes.	residence? ■ No. Go to line 1	2. ial Statement About an E	ent against you and do you want to stay in your Eviction Judgment Against You (Form 101A) and	file it with		

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 4 of 59

tor	ı ıvıartına	IVI	venegaz	·	Case Number (if know	Nn)
	First Name	Middle Name	Last Name			
art	Report About Any Busin	nesses You Ow	n as a Sole Proprietor			
2.	Are you a sole proprietor	■ No.	Go to Part 4.			
	of any full- or part-time	☐ Yes.	Name and location of b	ousiness		
	ousiness?	_				
A	A sole proprietorship is a					
	ousiness you operate as an		Name of business, if any			
i	ndividual, and is not a					
5	eparate legal entity such as					
	corporation, partnerhsip, or		Number Street			
	LC.					
	f you have more than one sole proprietorship, use a					
	separate sheed and attach it					
	o this petition.					
			City			State Zip Code
			Oity			Zip Code
			Check the appropriate	box to describe your bus	siness:	
			☐ Health Care Busi	ness (as defined in 11 U	.S.C. § 101(27A))	
			☐ Single Asset Rea	l Estate (as defined in 11	U.S.C. § 101(51B))	
			☐ Stockbroker (as o	defined in 11 U.S.C. § 10	1(53A))	
			☐ Commodity Broke	er (as defined in 11 U.S.0	C. § 101(6))	
			■ None of the abov	e		
F E	are you a small business debtor? For a definition of small pusiness debtor, see 1 U.S.C. § 101(51D).	□ No.	I am not filing under Chapter I am filing under Chapter the Bankruptcy Code.		II business debtor accord	ing to the definition in
		Yes.	I am filing under Chapter Bankruptcy Code.	11 and I am a small bus	iness debtor according to	the definition in the
			bankrupicy Code.			
Part	4: Report if You Own or H	ave Any Hazari	lous Property or Any Prop	erty That Needs Immedis	ate Attention	
	порежи том синген					
. [Do you own or have any	No.				
F	property that poses or is	П у	\\\\\ - \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \			
á	Illeged to pose a threat	☐ Yes.	What is the hazard?			
(of imminent and					
i	ndentifiable hazard to					
ķ	oublic health or safety?					
(Or do you own any					
F	property that needs		If increased in the attention in		40	
i	mmediate attention?		if immediate attention is	needed, why is it needed	3?	
F	or example, do you own					
	perishable goods, or livestock					
	hat must be fed, or a building		•			
t	hat needs urgent repairs?					
			Where is the property? _			
				Number Street		
				City		State ZIP Code

Debtor 1

Martina

Document

Page 5 of 59

Middle Name

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing ab	out
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

 □ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Martina M Venegaz Page 6 of 59

Case Number (if known)

Last Name

		16a Are your debts primarily	consumer debts? Consumer debts are det	fined in 11 U.S.C. § 101(8)			
. What kind of de	bts do	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
you have?		□No. Go to line 16b. ■Yes. Go to line 17.					
			business debts? Business debts are debts stment or through the operation of the busines	-			
		□No. Go to line 16c. □Yes. Go to line 17.					
		16c. State the type of debts you o	we that are not consumer debts or business d	ebts.			
. Are you filing ur	nder		napter 7. Go to line 18.	<u> </u>			
Chapter 7?		<u></u>	er 7. Do you estimate that after any exempt p	roperty is excluded and			
Do you estimate any exempt pro		administrative expense	s are paid that funds will be available to distrib				
excluded and administrative e	xpenses	No.					
are paid that fur available for dis to unsecured cr	nds will be tribution	∐Yes.					
. How many credi	tors do	■ 1-49	1 ,000-5,000	2 5,001-50,000			
you estimate the	at you	□ 50-99 □	□ 5,001-10,000 □	50,001-100,000 —			
owe?		□ 100-199 □ 200-999	□ 10,001-25,000	☐ More than 100,000			
. How much do ye	ou	■ \$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
estimate your as		\$50,001-\$100,000	□ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion			
be worth?		\$100,001-\$500,000	□ \$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion			
		□ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion			
. How much do ye		\$0-\$50,000	☐ \$1,000,001-\$10 million	□ \$500,000,001-\$1 billion			
estimate your lia	abilities	□ \$50,001-\$100,000 □	□ \$10,000,001-\$50 million	□ \$1,000,000,001-\$10 billion			
to be?		□ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$50,000,001-\$100 million	□ \$10,000,000,001-\$50 billion			
Part 7: Sign Below	_	□ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion			
Sign Below		I have examined this petition, and	I declare under penalty of perjury that the infor	rmation provided is true and			
or you		correct.	racolars and portarly or porjary that the fine	materi provided to trae and			
		•	ter 7, I am aware that I may proceed, if eligible erstand the relief available under each chapter				
		, .	did not pay or agree to pay someone who is n d read the notice required by 11 U.S.C. § 342(
		I request relief in accordance with	the chapter of title 11, United States Code, spe	ecified in this petition.			
		_	nent, concealing property, or obtaining money n fines up to \$250,000, or imprisonment for up 3571.				
		/s/ Martina M Venegaz Signature of Debtor 1	🗶Signat	ture of Debtor 2			
		•	3 4.				
		Executed on _ 02/10/2016	Execu	ted on			

First Name

Middle Name

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 7 of 59

Debtor 1 Martina M Venegaz Case Number (if known) ______

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

×	/s/ Jonathan Daniel Parker	Date	Date: 02/10/20	16
	torney for Debtor		MM / DD / YYYY	
Jonatha	n Daniel Parker			
Printed name				
Geraci L	aw L.L.C.			
Firm name				
55 E. Mo	onroe St., #3400			
Number Stre	eet			
Chicago		IL	60603	
City		State	ZIP Code	
Contact Phone	312-332-1800	Email addr	essndil@gerad	cilaw.com
6297378	3		IL	
Bar number		State		

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 8 of 59

Fill in this in	nformation to ident	ify your case:	
Debtor 1	Martina	M	Venegaz
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	r		_

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 11,993
1c. Copy line 63, Total of all property on Schedule A/B	\$ 11,993
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$43,245
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,399.21
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$2,355.00

Entered 02/11/16 10:38:34 Desc Main Page 9 of 59 Filed 02/11/16 Case 16-04193 Doc 1

Document Venegaz Martina M Case Number (if known) ___

First Name Middle Name Last Name **EntriesDescription LiabilitiesAmount** <u>AssetsAmount</u>

Part 4: Answer These Questions for Administrative and Statistical Records		
6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to Yes	the court with your other schedules.	
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 Your debts are not primarily consumer debts. You have nothing to report on this part of the for this form to the court with your other schedules. 	U.S.C. § 159.	
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	om Official \$ 1,156.67	
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : From Part 4 of Schedule E/F, copy the following:	Total claim	
9a. Domestic support obligations (Copy line 6a.)	\$_0.00	
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00	
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00	
9d. Student loans. (Copy line 6f.)	\$ 0.00	
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00	
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$ <u>0.00</u>	
9g. Total. Add lines 9a through 9f.	\$_0.00	

				Entered 02/11/16 10:38:34	Desc I	Main
Fill in this in	nformation to ide	ntify your case and this fil	ing:	0 of 59		
Debtor 1	Martina	M	Venegaz			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distri				
Case Number	r		(State)			check if this is an
(If known)		/D			а	mended filing
	orm 106A					
	e A/B: Pr					12/15
_			-	t fits in more than one category, list the asset narried people are filing together, both are equ		
esponsible for	supplying corre	ct information. If more spa	ace is needed, attach a separa	ate sheet to this form. On the top of any addition	-	
ages, write yo	our name and cas	e number (if known). Ansv	wer every question.			
			Other Real Esate You Own or Ha			
01. Do you ov No.	vn or have any le	gal or equitable interest in	n any residence, building, land	d, or similar property?		
Yes.	Describe					
	•	•	our entries fro Part 1, includi			
you have a	ttached for Part 1	1. Write that number here		>		\$0.00
Part 2:	Describe Your Vel	hicles				
Do vou own. le	ease. or have leg	al or equitable interest in	any vehicles, whether they are	e registered or not? Include any vehicles		
=	_	· · · · · · · · · · · · · · · · · · ·		xecutory Contracts and Unexpired Leases.		
_	s, trucks, tractors	s, sport utility vehicles, mo	otorcycles			
No. ■ Yes.	Describe					
	Make:	Toyota	Who has an interest in the	e property? Check one. Do not deduc	ct secured claim	s or exemptions. Put
N	Model:	Camry	Debtor 1 only		-	aims on Schedule D: Secured by Property
١	Year:	2010	Debtor 2 only	Current valu		Current value of the
A	Approximate Milea	age: 106,000.00	Debtor 1 and Debtor 2 on	^{nly} entire prope		portion you own?
	Other information:		At least one of the debtor	s and another	7,523.00	\$ 7,523.00
Г	LE V6		Check if this is comm	nunity property (see		
	LL VO		instructions)			
L						
		•	creational vehicles, other veh	•		
No.	. boats, trailers, mor	ors, personal watercraft, fishing	y vessels, snowmobiles, motorcycle	accessories		
Yes.	Describe					
			our entries fro Part 2, includi			\$ 7,523.00
you nave a	ttached for Part 2	2. Write that number here				
Part 3:	Describe Your Per	rsonal and Household Items				
Do you own o	r have any legal	or equitable interest in any	y of the following items?		Cu	rrent value of the
					•	rtion you own? not deduct secured claims
						exemptions
	d goods and furn : Maior appliances, f	nishings urniture, linens, china, kitchenw	vare			
No.	j uppdi1000, 1					
Yes.	Describe	Furniture linene cmall annila	nces table & chairs hadroom set		\$1,000	
		rumiture, iinens, smaii applia	nces, table & chairs, bedroom set		\$1,000	\$ <u>1,000.0</u> 0

Debtor 1 Martina Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Page 11 of Page 11 of

07.		Televisions and rac	fios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games			
	Yes.	Describe	Flat screen TV, cell phone, tablet \$1,000		\$	1,000.00
08.		Antiques and figuri	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles	I	<u> </u>	,
	Yes.	Describe			\$	0.00
09.	Examples:		hobbies iic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments			
	Yes.	Describe			\$	0.00
10.	No.		guns, ammunition, and related equipment	1		
44	Yes.	Describe			\$	0.00
11.		Everyday clothes, f Describe	furs, leather coats, designer wear, shoes, accessories	1		
	163.	Describe	Everyday clothes \$100		\$	100.00
12.	Jewelry Examples: gold, silver	Everyday jewelry, c	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	I	-	
	Yes.	Describe			\$	0.00
13.	Non-farm a Examples: No.	i nimals Dogs, cats, birds, h	norses			
	Yes.	Describe			\$	0.00
14.	Any other No.	personal and ho	usehold items you did not already list, including any health aids you did not list			
	Yes.	Describe			\$	0.00
			of your entries from Part 3, including any entries for pages you have attached er here			\$2,100.00
P	art 4:	escribe Your Fin	ancial Assets			
Do	you own or	have any legal	or equitable interest in any of the following?	portio Do not	nt value o on you ow deduct sec mptions	
16.	Cash Examples:	Money you have in	your wallet, in your home, in a safe deposit box, and on hand when you file your petition			
	Yes.	Describe			\$	0.00

Case 16-04 193 Doc 1 Martina Debtor 1

First Name Middle Name

led 02/11/16	Entered 02/11/16 10:38:3
led 02/11/16 Penegaz Description	Page 12 of 9 umber (if known)

Desc Main

17.	Deposits o	f money				
	Examples:	Checking, savings	s, or other financial accounts; certificates of de	eposit; shares in credit unions, brokerage houses,		
		imilar institutions.	If you have multiple accounts with the same in	nstitution, list each.		
	∐ No.					
	Yes.	Describe	••	itution name:		0.00
			Checking Account	PNC	\$	0.00
			Checking Account	US Bank	\$	70.00
					\$	2,370.00
18.		-	oublicly traded stocks			
		Bond funds, invest	tment accounts with brokerage firms, money r	market accounts		
	No.					
	Yes.	Describe	Institution or issuer name:			
40	Nam mulatio			to a constant burst of the burs	\$	0.00
19.		ciy traded stock	and interests in incorporated and uni	incorporated businesses, including an interest in		
	No.		N (F. () IB (()			
	Yes.	Describe	Name of Entity and Percent of Owners	hip:		
	0				\$	0.00
20.		-	te bonds and other negotiable and non te personal checks, cashiers' checks, promiss	-		
	•		are those you cannot transfer to someone by s			
	No.		,	-gg		
	Yes.	Describe	Issuer name:			
		20001120			\$	0.00
21.	Retiremen	t or pension acc	counts			
	Examples:	Interests in IRA, E	RISA, Keogh, 401(k), 403(b), thrift savings ac	ccounts, or other pension or profit-sharing plans		
	No.					
	Yes.	Describe	Type of account and Institution name:			
			401(k) or similar plan	Unknown	\$	Unknown
					\$	0.00
22.	Security de	eposits and pre	payments			
	Your share	of all unused depo	osits you have made so that you may continue	e service or use from a company		
	_	Agreements with I	andlords, prepaid rent, public utilities (electric	, gas, water), telecommunications		
	No.					
	Yes.	Describe	Institution name or individual:			
					\$	0.00
23.		A contract for a	a periodic payment of money to you, e	ither for life or for a number of years)		
	No.					
	Yes.	Describe	Issuer name and description:			
	l		IDA in an account in a modified ADI E		\$	0.00
24.			.(b), and 529(b)(1).	program, or under a qualified state tuition program.		
	No.	38 000(b)(1), 020/	(b), and 323(b)(1).			
	Yes.	Describe	Institution name and description Sens	arately file the records of any interests. 11 U.S.C. § 521(c):		
	1es.	Describe	mattation name and description. Sepa	rately like the records of any linerests. IT 0.3.0. § 321(0).	\$	0.00
25.	Trusts. eau	uitable or future	interests in property (other than anyt)	hing listed in line 1), and rights or powers	*	
	No.			g		
	Yes.	Describe				
		Describe			\$	0.00
26.	Patents, co	opvrights, trade	marks, trade secrets, and other intelle	ectual property	¥ <u></u>	
			ames, websites, proceeds from royalties and I			
	No.					
	Yes.	Describe				
	_				\$	0.00
27.	Licenses, 1	franchises, and	other general intangibles			
		Building permits, e	exclusive licenses, cooperative association ho	oldings, liquor licenses, professional licenses		
	No.					
	Yes.	Describe				
					\$	0.00

Case 16-04 $\frac{1}{M}$ 93 <u>M</u>artina Debtor 1

Filed 02/11/16
Denegaz
Document
Last Name

Desc Main

First Name Middle Name

Doc 1

Entered 02/11/16 10:38:34 Page 13 of and a graph of a g

Mor	ey or property	owed to you	1?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refunds ow	ved to you		
	=	escribe		\$ 0.00
29.	Family support Examples: Past		um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes. De	escribe		\$0.00
30.		aid wages, disa	wes you bility insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	
	Yes. De	escribe		\$0.00
31.	Interest in insu Examples: Healt No.	th, disability, or	es life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes. De	escribe		\$0.00
32.	-	eneficiary of a li	at is due you from someone who has died ving trust, expect proceeds from a life insurance policy, or are currently entitled to receive s died.	
	=	escribe		s 0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	· · · · · · · · · · · · · · · · · · ·
	Yes. De	escribe		\$0.00
34.	Other continge No.	ent and unliq	uidated claims of every nature, including counterclaims of the debtor and rights	
	Yes. De	escribe		\$0.00
35.	Any financial a	issets you di	d not already list	
	Yes. De	escribe		\$0.00
			of your entries from Part 4, including any entries for pages you have attached	\$70.00
			r here>	
	art J.		ness-Related Property You Own or Have an Interest In. List any real estate in Part 1. gal or equitable interest in any business-related property?	
	No. Yes.			
				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts recei	ivable or con	nmissions you already earned	
	Yes. De	escribe		\$0.00

Debtor 1 Martina Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 14 of Pa

39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes. Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Yes. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. ☐ Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00

Case 16-04 $\frac{1}{M}$ 93 Doc 1

Desc Main

Filed 02/11/16 Entered 02/11/16 10:38:34

— Document Page 15 of 59 Pumber (if known) <u>M</u>artina First Name Middle Name

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Abo	ve						
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.							
Yes. Describe		\$0.00					
54. Add the dollar value of all of your entries from Part 7. Write that number here	\$0.00						
Part 8: List the Totals of Each Part of this Form	Part 8: List the Totals of Each Part of this Form						
55. Part 1: Total real estate, line 2		\$ 0.00					
56. Part 2: Total vehicles, line 5	\$ 7,523.00						
57. Part 3: Total personal and household items, line 15	\$ 2,100.00						
58. Part 4: Total financial assets, line 36	\$ 70.00						
59. Part 5: Total business-related property, line 45	\$ 0.00						
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00						
61. Part 7: Total other property not listed, line 54	\$ 0.00						
62. Total personal property. Add lines 56 through 61	\$ 9,693.00	\$ 9,693.00					
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$9,693.00					

Record # 699828 Page 6 of 6 Official Form 106A/B Schedule A/B: Property

Fill in this information to identify your case:						
Debtor 1	Martina	M	Venegaz			
	First Name	Middle Name	Last Name			
Debtor 2	-					
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the	ne : <u>NORTHERN</u> District of _	ILLINOIS (State)			
Case Number			_			
(If known)						

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Schedule A/B that lists this property Copy the value from Schedule A/B Brief 2010 Toyota Camry LE V6 with description: over 106,000.00 miles. Schedule A/B: Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(c) - \$2,400. 735 ILCS 5/12-1001(b) - \$4,000. 100% of fair market value, up to any applicable statutory limit	Part 11: Identify the Property You Claim as Exempt							
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and line on Schedule A/B that lists this property Copy the value from Schedule A/B Brief 2010 Toyota Camry LE V6 with description: over 106,000.00 miles. Line from Schedule A/B: 03 Brief Everyday clothes \$ 100	Which set of exemp	otions are you claiming? Check	one only, even if your spou	se is filing with you.				
2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and line on Schedule A/B that lists this property Copy the value from Schedule A/B Brief 2010 Toyota Carnry LE V6 with description: over 106,000.00 miles. Line from Schedule A/B: 03 Brief Everyday clothes description: \$ 100 Schedule A/B: 11 Brief 401(k) or similar plan, Unknown, 0	You are claiming	state and federal nonbankrupto	cy exemptions . 11 U.S.C. § 5	22(b)(3)				
Brief description of the property and line on Schedule A/B that lists this property Copy the value from Schedule A/B Brief 2010 Toyota Camry LE V6 with description: over 106,000.00 miles. Line from Schedule A/B: 03 Brief Everyday clothes description: \$ 100 Line from Schedule A/B: 11 Brief 401(k) or similar plan, Unknown, 0	You are claiming	federal exemptions. 11 U.S.C.	§ 522(b)(2)					
Brief description of the property and line on Schedule A/B that lists this property Copy the value from Schedule A/B Brief 2010 Toyota Camry LE V6 with description: over 106,000.00 miles. Cirrent value of the portion you own Copy the value from Schedule A/B Since								
Schedule A/B that lists this property Copy the value from Schedule A/B	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
Schedule A/B	•			Amount of the exemption you claim	Specific laws that allow exemption			
description: over 106,000.00 miles. \$ 7,523 \$ 6,400 735 ILCS 5/12-1001(b) - \$4,000. Line from Schedule A/B: 03 100% of fair market value, up to any applicable statutory limit 735 ILCS 5/12-1001(a),(e) - \$100 Brief description: \$ 100 \$ 100% of fair market value, up to any applicable statutory limit 735 ILCS 5/12-1001(a),(e) - \$100 Brief 401(k) or similar plan, Unknown, 0 401(k) or similar plan, Unknown, 0 735 ILCS 5/12-1006 - \$0.00				Check only one box for each exemption				
Line from Schedule A/B: 03 Brief description: Line from Schedule A/B: 11 Brief 401(k) or similar plan, Unknown, 0					735 ILCS 5/12-1001(c) - \$2,400.00			
Schedule A/B: 03 any applicable statutory limit Brief Everyday clothes factorition: \$ 100 \$ 100% of fair market value, up to any applicable statutory limit Brief 401(k) or similar plan, Unknown, 0	description: over	er 106,000.00 miles.	\$_7,523	\$_6,400	735 ILCS 5/12-1001(b) - \$4,000.00			
Brief Everyday clothes \$ 100 \$ \$ 100% of fair market value, up to any applicable statutory limit \$ 5/12-1006 - \$0.00				100% of fair market value, up to				
description: Line from Schedule A/B: 11 Brief 401(k) or similar plan, Unknown, 0 \$ 100 \$ 100% of fair market value, up to any applicable statutory limit 735 ILCS 5/12-1006 - \$0.00	Schedule A/B: 03	<u> </u>		any applicable statutory limit				
Line from Schedule A/B: 11		eryday clothes	a 100	П	735 ILCS 5/12-1001(a),(e) - \$100.00			
Schedule A/B: 11 any applicable statutory limit 401(k) or similar plan, Unknown, 0 735 ILCS 5/12-1006 - \$0.00	description:		\$_100					
Brief 401(k) or similar plan, Unknown, 0 735 ILCS 5/12-1006 - \$0.00		•						
Halmanna 🗖	Schedule A/B: 11			any applicable statutory limit				
description: \[\psi \]		1(k) or similar plan, Unknown, 0	ς Unknown	П«	735 ILCS 5/12-1006 - \$0.00			
	description.		Ψ	ШΨ				
Line from 100% of fair market value, up to		1						
Schedule A/B: 21 any applicable statutory limit	Schedule A/B: 2	<u> </u>		any applicable statutory limit				
stead exemption of more than \$155,675?		-		or after the date of adjustment.				
(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)		and on 470 if to and every 3 years	s arter that for cases filed off	or after the date of adjustifient.)				
(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment .)	=	unional de la managante de la constant de la consta	a accompanie a cuitleia 4 045 dec	ne hafana way filad Abia aasa O				
No.		juire the property covered by the	e exemption within 1,215 day	is defore you filed this case?				
 No. ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? 	∐ No							
■ No.		600020						
■ No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? □ No □	Official Form 106C	Record # 699828	Schedule C: The	Property You Claim as Exempt	Page 1 of 1			

Fill in	Case 16 this information to ident	-0/1193 Doc 1	Filed 02/11/16	Entered 02 7 of 5		4 Desc Main	
Debto	_{r 1} Martina	М	Venegaz				
	First Name	Middle Name	Last Name				
Debto (Spouse		Middle Name	Last Name				
	Number	the : <u>NORTHERN</u> District of	ILLINOIS(State)			☐ Check if th amended f	
	al Form 106D dule D: Credito	rs Who Have Clain	ns Secured by F	Property			12/15
nformati	on. If more space is nee	possible. If two married peopl ded, copy the Additional Page e and case number (if known)	e, fill it out, number the er				
1. Do a	ny creditors have claims	s secured by your property?					
1	No. Check this box and s	ubmit this form to the court with	h your other schedules. You	ou have nothing else	to report on this form.		
	es. Fill in all of the inform	nation below.					
Part 1	List All Secured Cla	iims					
0 Lie	all accuracy alaims. If a	creditor has more than one sec	oured aloim list the eredite	r aanarataly	Column A	Column A	Column C
for e	each claim. If more than	one creditor has a particular cla claims in alphabetical order ac	aim, list the other creditors	in Part 2.	Amount of clai Do not deduct the value of collaters	that supports this	Unsecured portion If any

Fill in this i	Case 16-	∩/1193 Doc fy your case:	1 Filed 02/11/16	Entered 02/11/16 10 8 of 59):38:34	Desc Main	l
				0 01 33			
Debtor 1	Martina	M	Venegaz				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United Ctates	a Dankruntov Cavet for t	ho: NODTUEDN D	intrint of ULLINOIS				
United States	s Bankruptcy Court for t	he : <u>NORTHERN</u> D	(State)				
Case Number	er					L Check if	f this is an
(If known)						amende	ed filing
Official F	orm 106E/F	<u>.</u>					
chedule	E/F: Credito	ors Who Have	Unsecured Claims	j			12/15
/B: Property reditors with eeded, copy t	(Official Form 106A/ partially secured cla the Part you need, fi itional pages, write	B) and on Schedule aims that are listed in	G: Executory Contracts and Une Schedule D: Creditors Who Have entries in the boxes on the left. A number (if known).	a claim. Also list executory contra expired Leases (Official Form 106G we Claims Secured by Property. If Attach the Continuation Page to thi	G). Do not inclu more space is	ude any	
1. Do any cre	editors have priority	unsecured claims a	gainst you?				
No. G	o to Part 2.						
Yes.							
	vour priority unsecu	red claims If a credi	tor has more than one priority uns	secured claim, list the creditor separa	ately for each (claim For	
each claim nonpriority unsecured	n listed, identify what amounts. As much claims, fill out the C	type of claim it is. If a as possible, list the cl ontinuation Page of P	claim has both priority and nonpri aims in alphabetical order accordi art 1. If more than one creditor ho	iority amounts, list that claim here a ing to the creditor's name . If you ha olds a particular claim, list the other of	and show both party was more than to	priority and wo priority	
(FOI all ex	pianation of each typ	be of claim, see the in	structions for this form in the instru	iction bookiet.)	Total claim	Priority	Nonpriority
						amount	amount
Part 2:	List All of Your NONI	PRIORITY Unsecured (Claims				
3. Do any cre	editors have nonpri	ority unsecured clain	ns against you?				
□ No. Yo	ou have nothing to re	eport in this part Sub	mit this form to the court with your	other schedules			
Yes.	ou navo noumig to re	port iii diio parti. Gas	,				
	vour nonnriority uns	secured claims in the	alphabetical order of the credite	or who holds each claim. If a credit	tor has more th	an one	
nonpriority included in	unsecured claim, lis	t the creditor separate one creditor holds a	ely for each claim. For each claim	listed, identify what type of claim it i itors in Part 3.If you have more than	is. Do not list cl	laims already	
Cidil113 IIII C	out the Continuation	rage of rantz.					Total claim
4.1 AT T U	Jverse		Last 4 digits of account number	2001			\$ <u>858.00</u>
Creditor's				2014-2014			
	x 64378		When was the debt incurred?	2014-2014			
Number	Street						
			As of the date you file, the claim	is: Check all that apply.			
			Contingent				
Saint F	aul	MN 55164	Unliquidated				
City Who owe	s the debt? Check one	State Zip Code	Disputed				
Debtor		•	_				
Debtor	•		Type of NONPRIORITY unsecure	d claim:			
=	r 1 and Debtor 2 only		Student loans	a olalili.			
=	-	d another	=	ration agreement or divorce			
=	st one of the debtors and		Obligations arising out of a separ	-			
_	k if this claim relates t	to a	that you did not report as priority				
	nunity debt im subject to offest?		Debts to pension or profit-sharing	g pians, and other similar debts			
No			Other, Specify Collecting for	r Creditor			
			Other. Specify Collecting for	3. Julioi			

Debtor 1 Martina M Document Page 19 of 59 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim		
4.2	Barclays BANK Delaware	Last 4 digits of account number	NULL	\$ <u>2,635.00</u>		
	Creditor's Name 125 S West St	When was the debt incurred?	2010-2012			
	Number Street	when was the dept incurred?				
	Number Sacet	A	Olas I all line de la la			
		As of the date you file, the claim is:	Спеск ан тлат арріу.			
	Wilmington DE 19801	☐ Contingent☐ Unliquidated				
	City State Zip Code	= '				
'	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured c Student loans	laim:			
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce			
	=	that you did not report as priority cla				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?	_ p p p				
	No	Other. Specify Credit Card or C	Credit Use			
_	Yes		AUUL	0.00		
4.3	CAP1/Bstby	Last 4 digits of account number	NULL	\$ <u>0.00</u>		
	Creditor's Name 26525 N Riverwoods Blvd	When was the debt incurred?	2010-2012			
	Number Street	mon was the dest mounted.				
		A				
		As of the date you file, the claim is:	Спеск ан тлат арріу.			
	Mettawa IL 60045	☐ Contingent				
	City State Zip Code	Unliquidated Disputed				
	Who owes the debt? Check one.					
	Debtor 1 only	- ()(0)(-0)(-0)(-0)				
	Debtor 2 only	Type of NONPRIORITY unsecured c Student loans	laim:			
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce			
		that you did not report as priority cla				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing pl				
	Is the claim subject to offest?	3	. ,			
	No	Other. Specify Credit Card or C	Credit Use			
	Yes CARA/Court		NII II I	÷ 0.00		
4.4	CAP1/Carsn	Last 4 digits of account number	NULL	\$ <u>0.00</u>		
	Creditor's Name 26525 N Riverwoods Blvd	When was the debt incurred?	2009-2012			
	Number Street					
		As of the date you file, the claim is:	Check all that apply			
		Contingent	oncor all trat apply.			
	Mettawa IL 60045	Unliquidated				
.	City State Zip Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:			
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce			
	Check if this claim relates to a	that you did not report as priority cla				
	community debt	Debts to pension or profit-sharing pl				
	ls the claim subject to offest?					
	No	Other. Specify Credit Card or C	Credit Use			
	Yes					

Page 20 of 59
Case Number (if known) Document Martina Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital One \$ 528.00 Last 4 digits of account number _ Creditor's Name 2006-2012 26525 N Riverwoods Blvd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Mettawa 60045 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Capital ONE BANK USA N.A. 1417 \$ 1,622.00 4.6 Last 4 digits of account number 2013-2014 2365 Northside Dr Ste 30 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent San Diego 92108 CA Unliquidated State Zip Code ☐ Disputed Who owes the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other, Specify Unknown Credit Extension Yes Chase CARD **NULL** \$ 1,045.00 4.7 Last 4 digits of account number Creditor's Name 2007-2012 Po Box 15298 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilmington 19850 Unliquidated City State Zip Code ☐ Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use

Yes

Debtor 1 Martina M Document Page 21 of 59 Case Number (if known)

Pa	Your NONPRIORITY Unsecured Claims - C	Continuation Page					
After	listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, an	nd so forth.	Total Claim			
4.8	Chase CARD	Last 4 digits of account number	NULL	\$ <u>5,437.00</u>			
	Creditor's Name		2008 2012				
	Po Box 15298	When was the debt incurred?	2008-2012				
	Number Street						
		As of the date you file, the claim is:	Check all that apply.				
	Miles in stars	Contingent					
	Wilmington DE 19850 City State Zip Code	Unliquidated					
	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured o	claim:				
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a community debt	that you did not report as priority cla Debts to pension or profit-sharing p					
	Is the claim subject to offest?	Debts to pension or profit-straining p	ians, and other similar debts				
	No	Other. Specify Credit Card or C	Credit Use				
	Yes	Guidi. Opcomy					
4.9	City of Chicago Bureau Parking	Last 4 digits of account number		<u>\$_1,000.00</u>			
	Creditor's Name						
	PO Box 88292	When was the debt incurred?					
	Number Street						
		As of the date you file, the claim is:	Check all that apply.				
	Chicago IL 60680	Contingent					
	City State Zip Code	Unliquidated					
	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:				
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce				
	Check if this claim relates to a	that you did not report as priority cla	aims				
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts				
	Is the claim subject to offest?	Polit Cond					
	Yes	Other. Specify Debt Owed					
4.10	LICEC DANK Novada	Last 4 digits of account number	1149	\$_523.00			
	Creditor's Name	_					
	Po Box 27288	When was the debt incurred?	2012-2013				
	Number Street						
		As of the date you file, the claim is:	Check all that apply.				
		Contingent					
	Tempe AZ 85285	Unliquidated					
	City State Zip Code Who owes the debt? Check one.	Disputed					
	Debtor 1 only	_					
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:				
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce				
	Check if this claim relates to a	that you did not report as priority cla					
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts				
	Is the claim subject to offest?						
	No	Other. Specify Collecting for C	reditor				
	Yes						

Document Page 22 of 59
Case Number (if known) Martina Debtor 1

r ear	Tour NONPRIORITI Offsecureu Claims - C	ontinuation rage					
After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim			
4.11	Mcydsnb	Last 4 digits of account number	NULL	\$ <u>253.00</u>			
	Creditor's Name		2007-2012				
	9111 Duke Blvd	When was the debt incurred?	2007-2012				
	Number Street						
		As of the date you file, the claim is:	Check all that apply.				
		Contingent					
	Mason OH 45040	Unliquidated					
١,	City State Zip Code	Disputed					
`	Who owes the debt? Check one.						
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:				
	Debtor 1 and Debtor 2 only	☐ Student loans					
	At least one of the debtors and another	Obligations arising out of a separation					
	Check if this claim relates to a	that you did not report as priority cla					
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts					
l ¦	s the claim subject to offest?						
	■ No	Other. Specify Credit Card or C	Credit Use				
	Yes Northwestern Memorial Hospital	1 4 4 - 11 - 14 5		\$ 13,000.00			
4.12		Last 4 digits of account number		3 10,000.00			
	Creditor's Name 251 E. Huron St.	When was the debt incurred?					
	Number Street						
	Number Succession						
		As of the date you file, the claim is:	Check all that apply.				
Chicago IL 60611		Contingent					
	Chicago IL 60611 City State Zip Code	Unliquidated					
١ ١	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
l i	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:				
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce				
'		that you did not report as priority cla					
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing pl					
ı	s the claim subject to offest?	Besite to perioder or president analysis pr	and data difficulties and a				
	No	Other. Specify Medical/Dental	Services				
	Yes	Carlott Opcomy					
4.13	Portfolio Recovery Assoc.	Last 4 digits of account number		\$ 4,657.00			
	Creditor's Name						
	120 Corporate Blvd., Ste. 100	When was the debt incurred?					
	Number Street						
		As of the date you file, the claim is:	Check all that apply				
		Contingent	Shook all that apply.				
	Norfolk VA 23502	Unliquidated					
	City State Zip Code	= '					
\ \	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:				
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce				
	Check if this claim relates to a	that you did not report as priority cla	ims				
'	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts				
!	s the claim subject to offest?						
	No	Other. Specify Credit Card or 0	Credit Use				
	Yes						

Page 23 of 59
Case Number (if known) Document Martina Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Target National Bank **\$** 1,339.00 Last 4 digits of account number Creditor's Name PO Box 59317 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Minneapolis MN 55459 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Toyota FSB NULL \$ 2,949.00 4.15 Last 4 digits of account number Creditor's Name 2010-2012 Po Box 108 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Saint Louis MO 63166 Unliquidated State Zip Code ☐ Disputed Who owes the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use ☐_{Yes} U S BANK **NULL** \$ 731.00 4.16 Last 4 digits of account number Creditor's Name 2011-2012 200 Gibraltar Rd Ste 315 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Horsham 19044 Unliquidated City State Zip Code ☐ Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify ___Credit Card or Credit Use

No

Yes

community debt

Is the claim subject to offest?

Page 24 of 59 Case Number (if known) Document Martina Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** U.S. BANK National Association \$ 4,657.00 Last 4 digits of account number _ Creditor's Name 2013-2013 120 Corporate Blvd Ste 1 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Norfolk 23502 VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Unknown Credit Extension ∏_{Yes} World Financial Network BANK 8975 \$ 552.00 4.18 Last 4 digits of account number 2014-2014 120 Corporate Blvd Ste 1 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Norfolk 23502 VA Unliquidated City State Zip Code ☐ Disputed Who owes the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other, Specify Unknown Credit Extension Yes World Financial Network BANK 5128 \$ 1,459.00 Last 4 digits of account number 4.19 Creditor's Name 2014-2014 120 Corporate Blvd Ste 1 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Norfolk 23502 Unliquidated City State Zip Code ☐ Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify ___Unknown Credit Extension No

Yes

Page 25 of 59 Case Number (if known) Document Martina Debtor 1

List Others to Be Notified for a Debt That You Already Listed

Jse this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.					
Clerk, First Mun Div			On which entry in Part 1 or Part 2 lis	st the original creditor?	
Name 50 W. Washington St., Rm. 1001			Line 1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims	
Chicago	IL 60602		Last 4 digits of account number	NULL	
Blatt, Hasenmiller, Leibsker	State Zip Code				
Name			On which entry in Part 1 or Part 2 lis	_	
10 S. LaSalle St. Ste 2200			Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims	
Chicago	IL 60603		Last 4 digits of account number	NULL	
City	State Zip Code				
Arnold Scott Harris PC			On which entry in Part 1 or Part 2 lis	st the original creditor?	
Name 111 W. Jackson Blvd., Ste. 600			Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims	
Chicago	IL 60604		Last 4 digits of account number		
City	State Zip Code				
Secretary of State			On which entry in Part 1 or Part 2 lis	st the original creditor?	
Name 2701 S. Dirksen Pkwy.			Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims	
Springfield	IL 62723		Last 4 digits of account number		
Clerk, First Mun Div	State Zip Code				
Name			On which entry in Part 1 or Part 2 lis		
50 W. Washington St., Rm. 1001			Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims	
Chicago	IL 60602		Last 4 digits of account number		
City	State Zip Code				
Blatt, Hasenmiller, Leibsker			On which entry in Part 1 or Part 2 lis	st the original creditor?	
Name 10 S. LaSalle St. Ste 2200			Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims	
Chicago	IL 60603		Last 4 digits of account number		
City	State Zip Code				

Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Case 16-04193 Page 26 of 59 Document Martina Debtor 1 First Name Last Name Clerk, First Mun Div On which entry in Part 1 or Part 2 list the original creditor? Name 50 W. Washington St., Rm. 1001 Line 4 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number IL 60602 Chicago Last 4 digits of account number _____ City State Zip Code Meyer & Njus PA On which entry in Part 1 or Part 2 list the original creditor? Name Line 4 of (Check one): Part 1: Creditors with Priority Unsecured Claims 33 N. Dearborn Ste 1301 Part 2: Creditors with Nonpriority Unsecured Claims Number Street

Last 4 digits of account number ____ ___

60602

State Zip Code

Chicago City

Debtor 1 Martina

Document

Add the Amounts for Each Type of Unsecured Claim

l	6.	Total the amounts of certain types of unsecured claims.	This information is for statistical reporting purposes only. 28 U.S.C. § 159.
l		Add the amounts for each type of unsecured claim.	

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.0	00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.0)0
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.0	00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.0)0
	6e. Total. Add lines 6a through 6d.	6e.	\$0.0	00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$0.0	00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.0)0
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.0)0
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 43,245.0)0
	6j. Total . Add lines 6f through 6i.	6j.	\$ 43,245.0	00

		Case 16	-0/103 Doc 1	Filed 02/11/16	Entered 02/1	1/16 10:38:34	Desc Main	
F	ill in this in	formation to iden	tify your case:		8 of 59	_,	2 000	
С	Debtor 1	Martina	М	Venegaz				
r	Debtor 2	First Name	Middle Name	Last Name				
	Spouse, if filing)	First Name	Middle Name	Last Name				
L	Jnited States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of					
	Case Number			(State)			Check if this is an amended filing	n
Off	ficial Fo	orm 106G					amended ming	
			ory Contracts and	Unexpired Lea	ses			12/15
Be a	s complete mation. If n	and accurate as processing and accurate as processing and accurate as a second and accurate as a second and accurate as a second accurate accurate as a second accurate acc	possible. If two married peop ded, copy the additional page e and case number (if known	le are filing together, botl e, fill it out, number the er	are equally responsib	le for supplying correct his page. On the top of a	any	
1. I	Do you hav	e any executory o	contracts or unexpired leases	6?				
	_		submit this form to the court wit					
	☐ Yes. Fill	in all of the inform	nation below even if the contra	cts or leases are listed in	Schedule A/B: Property	(Official Form 106A/B)		
			or company with whom you h					
ι	unexpired le	eases.						
	Person or	company with wh	nom you have the contract or	lease	State v	vhat the contract or leas	e is for	
2.1]							
	Name							
	Number	Street			•			
	City		State Zi	p Code	-			
2.2]							
	Name							
	Number	Street			•			
	City		State Zi	p Code	•			
2.3]							
	Name							
	Number	Street						
	City		State Zi	p Code				
2.4]							
	Name							
	Number	Street						
	City		State Zi	p Code				
2.5]							
	Name							
	Number	Street			•			

State Zip Code

City

Fill in this information to identify your case:					
Debtor 1	Martina	М	Venegaz		
	First Name	Middle Name	Last Name		
Debtor 2	-				
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the :NORTHERN District of _ILLINOIS					
Case Number					
(If known)					

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ad	iditional Pages	s, write your name and ca	ase number (if known). Answ	er every questio	n.
1. D c	you have any	codebtors? (If you are fi	ling a joint case, do not list eit	her spouse as a	codebtor.)
	No.				
	Yes				
		• •	a community property state and a, New Mexico, Puerto Rico	• ,	mmunity property states and territories include ton, and Wisconsin.)
	No. Go to lin	ne 3.			
	Yes. Did you	ır spouse, former spouse,	or legal equivalent live with yo	ou at the time?	
	Yes. In	which community state or	territory did you live?	l	Fill in the name and current address of that person.
	Name of yo	our spouse, former spouse or legal	equivalent		
	Number	Street			
	City		State	Zip Code	
Sc	-	r Schedule G to fill out C		or concadio o	Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the debt
3.1					Check all schedules that apply:
0.1	Name				Schedule D, line
	Number	Street			Schedule G, line
	City		State	Zip Code	_
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

Middle Name	Last Name
Middle Name	Last Name
	Middle Name

Official Form 106I

A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Part 1: Describe Employment						
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse		
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed Not employed		
	Include part-time, seasonal, or self-employed work.	Occupation	Registered Nurse				
	Occupation may Include student or homemaker, if it applies.	Employers name	St. Anthony 2875 W. 19th St				
		Employers address					
			Chicago, IL 60623	1	,		
		How long employed there?	3 months				
Pa	IT 2: Give Details About Monthl	v Income					
	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.						
				For Debtor 1	For Debtor 2 or non-filing spouse		
2.		y and commissions (before all pay alculate what the monthly wage wo		\$3,587.59	\$0.00		
3.	Estimate and list monthly overting	те рау.		\$0.00	\$0.00		
4. Calculate gross income. Add line 2 + line 3.				\$3,587.59	\$0.00		

 Official Form 106I
 Record #
 699828
 Schedule I: Your Income
 Page 1 of 2

Martina Debtor 1

Middle Name

First Name

Document

Page 31 of 59

Case Number (if known) _

For Debtor 1 For Debtor 2 or non-filing spouse \$0.00 \$3,587.59 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions \$0.00 5a \$822.96 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 5c. \$107.57 \$0.00 5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement fund loans 5d. \$0.00 \$0.00 \$257.83 \$0.00 5e. Insurance 5e 5f. Domestic support obligations 5f. \$0.00 \$0.00 5g. Union dues 5g. \$0.00 \$0.00 5h. Other deductions. Specify: 5h \$0.00 \$0.00 6. **Add the payroll deductions**. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. 6. \$1,188.37 \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$2,399.21 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a \$0.00 \$0.00 Interest and dividends 8b. 8b. \$0.00 \$0.00 Family support payments that you, a non-filing spouse, or a 8c. 8c. \$ 0.00 \$ 0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 **Social Security** 8e 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive 8f. \$0.00 \$0.00 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income 8g. \$0.00 \$0.00 Other monthly income. Specify: 8h. \$0.00 \$0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$0.00 \$0.00 Calculate monthly income. Add line 7 + line 9. 10. 10 \$2,399.21 \$0.00 \$2,399,21 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. \$0.00 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. \$2,399.21 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? χ No. Yes. Explain:

Fi	ill in this in	formation to identify yo	ur case:				
D	ebtor 1	Martina	М	Venegaz	Check if this is:		
		First Name	Middle Name	Last Name	An amende	-	
	Debtor 2 Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following d	-petition chapter 13 ate:
U	Inited States	Bankruptcy Court for the : _	NORTHERN DISTRICT C	OF ILLINOIS			
	Case Number	-		_	MM / DD / Y	YYYY	
<u> </u>	· ·	4001				-	2 because Debtor 2
Oπ	<u>iciai F</u>	<u>orm 106J</u>			☐ maintains a	separate house	nola.
Sc	hedul	e J: Your Exp	penses				12/14
more ever	e space is i	needed, attach another s			are equally responsible for supplyinges, write your name and case nun	=	
		Describe Your Household					
1. 1	s this a joi	nt case? So to line 2.					
	_	Does Debtor 2 live in a s	eparate household?				
	_	No.					
		Yes. Debtor 2 must	t file a separate Schedul	e J.			
2.	-	nave dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	Do not lis Debtor 2	st Debtor 1 and		this information for dent	Daughter	 18	No
		tate the dependents'			Daugillei		Yes
	names.						x No
							Yes
							X No
							Yes X No
							Yes
							X No
							Yes
3.	Do your	expenses include	X No				· <u> </u>
	•	s of people other than and your dependents?	Yes				
Da							
		expenses as of your ba		less you are using this for	m as a supplement in a Chapter 13 o	case to report	
ехр	-	f a date after the bankru		=	, check the box at the top of the for	-	
	• •		ısh government assista	ınce if you know the value			
of s	uch assist	ance and have included	it on Schedule I: Your	Income (Official Form 106	l.)	Y	our expenses
4.	The rent	al or home ownership e	expenses for your resid	ence. Include first mortgag	e payments and		
	-	for the ground or lot.				4.	\$600.00
		cluded in line 4:					#0.00
		eal estate taxes	rontorla incurar			4a.	\$0.00 \$0.00
		operty, homeowner's, or one maintenance, repair,				4b. 4c.	\$0.00
		me maintenance, repair, meowner's association o				4c. 4d.	\$25.00
							,

Martina First Name

Debtor 1

M

Middle Name

Document

Last Name

Page 33 of 59

Case Number (if known) __

Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$100.00 Electricity, heat, natural gas 6a. 6a. 6h \$0.00 Water, sewer, garbage collection \$200.00 6c. 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:_ 6d. 7. \$500.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$100.00 9. Clothing, laundry, and dry cleaning 10. \$85.00 10. Personal care products and services \$75.00 11. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. \$430.00 12. Do not include car payments. \$50.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$188.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. 19 \$0.00 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. 20a. Mortgages on other property \$ 0.00 \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Schedule J: Your Expenses

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 34 of 59

Debtor	1 <u>Mart</u>	IIIa IVI	venegaz	Case Number (if known)		
	First Na	ame Middle Nam	e Last Name			
21.	Other. S	Specify:Postage/Bank Fees (\$2	.00),	_	21.	\$2.00
22	Your mo	onthly expense: Add lines 4 thr	ough 21.		22.	\$2,355.00
	The resu	ılt is your monthly expenses.				
23.	Calculat	e your monthly net income.				
	23a.	Copy line 12 (your comibined	d monthly income) from Schedule I.		23a.	\$2,399.21
	23b.	Copy your monthly expenses	s from line 22 above.		23b. –	\$2,355.00
	23c.	Subtract your monthly exper	ses from your monthly income.		23c.	\$44.21
		The result is your monthly no	et income.			
24.	Do you	expect an increase or decrease	e in your expenses within the year after you	u file this form?		
			ring for your car loan within the year or do yo	• •		
	-	e payment to increase or decrea	ase because of a modification to the terms of	f your mortgage?		
	X No					
	Yes	Explain Here:				

 Official Form 106J
 Record #
 699828
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this information to identify your case:				
Debtor 1	Martina	М	Venegaz	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)	•			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT a	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	he summary and schedules filed with this declaration and that they are true and
correct.	
✗ /s/ Martina M Venegaz	×
Signature of Debtor 1	Signature of Debtor 2
Date_02/10/2016	Date
MM / DD / YYYY	MM / DD / YYYY

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 36 of 59

Fill in this information to identify your case:						
Debtor 1	Martina First Name	M Middle Name	Venegaz Last Name			
Debtor 2		mado Parilo				
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS(State)</u>			
Case Number (If known)	•					

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.									
Give Details About Your Marital Status and Where You Lived Before									
01. What is your current marital status?									
	Married Not married								
	Not married								
02 I	02 During the last 3 years, have you lived anywhere other than where you live now?								
	■ No.								
	Yes. List all of the places you lived in the last 3 years. Do not include where you live now.								
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there					
1	 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). 								
Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).									
Part 24 Explain the Sources of Your Income									

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 37 of 59

Debtor 1 Martina M Venegaz Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, ■ Wages, commissions, \$8,596 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$37,044 ■ Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, Wages, commissions, \$4,411 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 38 of 59

Martina М Venegaz Case Number (if known) Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. ☐ Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Part 4: Identify Legal actions, Repossessions, and Foreclosures

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 39 of 59

ebtor 1	Martina	M	Venegaz	Case Number (if known)						
	First Name	Middle Name	Last Name							
Lis		cluding personal injury ca		rt action, or administrative proceeding? es, collection suits, paternity actions, support or c	ustody					
	No.									
	Yes. Fill in the detail	S.								
			Nature of the case	Court or agency	Status of the case					
	Barclays Bank Del	aware v Venegaz	Contract	Circuit Court of Cook County	_ Pending					
					On appeal					
	13 M1 139032				Concluded					
	Portfolio Recovery	Associates v	Contract	Circuit Court of Cook County	Pending					
	Venegaz				On appeal					
					Concluded					
	14 M1 108488				_					
	Target National Ba	nk v Venegaz	Contract	Circuit Court of Cook County	_ Pending					
					On appeal					
	12 M1 169446				Concluded					
					_					
		u filed for bankruptcy, wa I fill in the details below.	s any of your property repossess	ed, foreclosed, garnished, attached, seized, or le	vied?					
_	No. Go to line 11									
	Yes. Fill in the inform	nation below.								
or	refuse to make a pay	yment because you owe		ank or financial institution, set off any amounts	from your accounts					
12 Wit	urt-appointed receive No.			possession of an assignee for the benefit of cre	editors, a					
Ц	Yes.									
Part :	List Certain Gif	ts and Contributions								
13 W i	thin 2 years before y	ou filed for bankruptcy,	did you give any gifts with a to	tal value of more than \$600 per person?						
	No.									
	Yes. Fill in the details for each gift.									
14 W i	/ithin 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?									
	No.									
	Yes. Fill in the detail	s for each gift.								
Part	List Certain Los	sses								
	thin 1 year before yo	ou filed for bankruptcy o	r since you filed for bankruptcy	, did you lose anything because of theft, fire, o	ther disaster, or					
	No.									
	Yes. Fill in the detail	s for each gift.								
Part	7- List Certain Pa	yments or Transfers								

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 40 of 59

Case Number (if known) ___

Venegaz

	First Name Midd	lle Name	Last Name					
16	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.							
	☐ No.							
	Yes. Fill in the details							
	Party Contact Info		Description and value of	any property transferred	Date p	ayment sfer	Amount of payme	ent
	Geraci Law L.L.C.						Payment/Value:	. 00
	55 E. Monroe Street #3400						\$2,595.00: \$2,595 paid prior to filing,	
	Chicago,IL 60603						balance to be paid after case filing.	d
		 						
	Party Contact Info		Description and value of	any property transferred	Date p or tran	ayment sfer	Amount of payme	ent
	Hananwill Credit Counseling		Credit Counseling Service	S	2016		\$25.00	
	115 N. Cross St.							
	Robinson, IL 62454							
								
17	Within 4 year before you filed for he	unkruntov did vo	u or anyone elec acting or	vour hohalf nav or trans	ofor any property to	anvana v	who	
17	Within 1 year before you filed for ba promised to help you deal with you Do not include any payment or trans	r creditors or to I	make payments to your cre		sier any property to	anyone v	VIIO	
	No.							
	Yes. Fill in the details.							
18	Within 2 years before you filed for b transferred in the ordinary course o Include both outright transfers and	f your business transfers made a	or financial affairs? as security (such as the gra	anting of a security intere	-			
	Do not include gifts and transfers the	nat you have alre	ady listed on this stateme	nt.				
	No.☐ Yes. Fill in the details for each gift	t.						
		•						
19	Within 10 years before you filed for beneficiary? (These are often called			to a self-settled trust or s	similar device of wh	ich you a	re a	
	No.							
	Yes. Fill in the details for each gift	l.						
F	art 8: List Certain Financial Accoun	nts, Instruments,	Safe Deposit Boxes, and Sto	rage Units				
20	Within 1 year before you filed for ba	ınkruptcy, were a	any financial accounts or i	nstruments held in your i	name, or for your be	enefit, clo	sed,	
	sold, moved, or transferred? Include checking, savings, money n houses, pension funds, cooperative			- · · · · · · · · · · · · · · · · · · ·	n banks, credit unio	ns, broke	rage	
	■ No.							
	Yes. Fill in the details.							
		Last 4 d	igits of account number	Type of account or instrument	Date account was closed, sold, moved or transferred		balance before ng or transfer	

Martina

М

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 41 of 59

ebtor 1	Martina	M	Venegaz	Case Number (if known)	
	First Name	Middle Name	Last Name	, ,	
	o you now have, or did ish, or other valuables	-	efore you filed for bankruptc	ry, any safe deposit box or other depository	for securities,
	No.				
	Yes. Fill in the details.				
		Who	else had access to it?	Describe the contents	Do you still
•					have it?
² Ha	ave you stored propert	y in a storage unit or plac	e other than your home with	nin 1 year before you filed for bankruptcy?	
	No.				
	Yes. Fill in the details.				
		Who	else has or had access to it?	Describe the contents	Do you still
					have it?
Part	Identify Property	You Hold or Control for Son	meone Else		
3 D o	you hold or control a	ny property that someone	else owns? Include any pro	operty you borrowed from, are storing for, o	or hold in trust
fo	r someone.				
	No.				
	Yes. Fill in the details.				
		Wher	e is the property?	Describe the property	Value
	Debtor's daughter	<u>PNC</u>	Bank	UTMA account	_\$0
				_	
				_	
	e purpose of Part 10, tl	ne following definitions ap	pply:	perning pollution, contamination, releases of	,¢
or the En	e purpose of Part 10, tl vironmental law means zardous or toxic subst	ne following definitions ap s any federal, state, or loc ances, wastes, or materia	pply: cal statute or regulation cond	cerning pollution, contamination, releases of ace water, groundwater, or other medium, wastes, or material.	of
En haz	e purpose of Part 10, the vironmental law means zardous or toxic substituting statutes or regular means any location,	ne following definitions ap s any federal, state, or loc ances, wastes, or materia ulations controlling the cl	pply: cal statute or regulation conc il into the air, land, soil, surfa eanup of these substances, fined under any environmen	ace water, groundwater, or other medium,	
En haz inc	e purpose of Part 10, the vironmental law means ardous or toxic substituting statutes or regular means any location, or used to own, operate ardous material mear	ne following definitions ap s any federal, state, or loc ances, wastes, or materia ulations controlling the cl facility, or property as de e, or utilize it, including di	pply: cal statute or regulation conc il into the air, land, soil, surfa eanup of these substances, fined under any environmen sposal sites.	ace water, groundwater, or other medium, wastes, or material.	
En haz inc	e purpose of Part 10, the vironmental law means ardous or toxic substituting statutes or regular means any location, or used to own, operate a pardous material means ostance, hazardous ma	ne following definitions ap s any federal, state, or loc ances, wastes, or materia ulations controlling the cla facility, or property as de e, or utilize it, including di as anything an environme aterial, pollutant, contamin	pply: cal statute or regulation conc il into the air, land, soil, surfa eanup of these substances, fined under any environmen sposal sites.	ace water, groundwater, or other medium, wastes, or material. tal law, whether you now own, operate, or understand the control of the contro	
Enrice Site of Sulface	e purpose of Part 10, the vironmental law means ardous or toxic substituding statutes or regular means any location, or used to own, operated ardous material means astance, hazardous material means at all notices, releases,	ne following definitions ap is any federal, state, or loc ances, wastes, or materia ulations controlling the cla facility, or property as de e, or utilize it, including di as anything an environme aterial, pollutant, contaminand proceedings that you	pply: cal statute or regulation conc il into the air, land, soil, surfa eanup of these substances, fined under any environmen isposal sites. cantal law defines as a hazardo nant, or similar term.	ace water, groundwater, or other medium, wastes, or material. tal law, whether you now own, operate, or understanding the standard out waste, hazardous substance, toxic when they occurred.	ıtilize
Enrice Site of Sulface	e purpose of Part 10, the vironmental law means ardous or toxic substituding statutes or regular means any location, or used to own, operated ardous material means astance, hazardous material means at all notices, releases,	ne following definitions ap is any federal, state, or loc ances, wastes, or materia ulations controlling the cla facility, or property as de e, or utilize it, including di as anything an environme aterial, pollutant, contaminand proceedings that you	pply: cal statute or regulation concil into the air, land, soil, surfaceanup of these substances, fined under any environmen sposal sites. cantal law defines as a hazardonant, or similar term.	ace water, groundwater, or other medium, wastes, or material. tal law, whether you now own, operate, or understand the control of the contro	ıtilize
En hazing	e purpose of Part 10, the vironmental law means ardous or toxic substituding statutes or regular means any location, or used to own, operated ardous material means astance, hazardous material means at all notices, releases,	ne following definitions ap is any federal, state, or loc ances, wastes, or materia ulations controlling the cla facility, or property as de e, or utilize it, including di as anything an environme aterial, pollutant, contaminand proceedings that you	pply: cal statute or regulation concil into the air, land, soil, surfaceanup of these substances, fined under any environmen sposal sites. cantal law defines as a hazardonant, or similar term.	ace water, groundwater, or other medium, wastes, or material. tal law, whether you now own, operate, or understanding the standard out waste, hazardous substance, toxic when they occurred.	ıtilize
En haz inc	e purpose of Part 10, the vironmental law means zardous or toxic substituding statutes or region e means any location, or used to own, operate zardous material means stance, hazardous material all notices, releases, as any governmental under the vironmental under the purpose of the purpose	ne following definitions applies any federal, state, or localized ances, wastes, or material ulations controlling the classifications controlling the classification of the clas	pply: cal statute or regulation concil into the air, land, soil, surfaceanup of these substances, fined under any environmen sposal sites. cantal law defines as a hazardonant, or similar term.	ace water, groundwater, or other medium, wastes, or material. tal law, whether you now own, operate, or understanding the standard out waste, hazardous substance, toxic when they occurred.	ıtilize
En haz inc	e purpose of Part 10, the vironmental law means arrived sor toxic substituting statutes or region e means any location, or used to own, operate exardous material means at all notices, releases, as any governmental union of the purpose.	ne following definitions aperate any federal, state, or locances, wastes, or material ulations controlling the classifications, or property as deep, or utilize it, including dies anything an environmentaterial, pollutant, contaminand proceedings that you not interest of the state of the sta	pply: cal statute or regulation concil into the air, land, soil, surfaceanup of these substances, fined under any environmen sposal sites. cantal law defines as a hazardonant, or similar term.	ace water, groundwater, or other medium, wastes, or material. tal law, whether you now own, operate, or understanding the standard out waste, hazardous substance, toxic when they occurred.	ıtilize
En haz inco	e purpose of Part 10, the vironmental law means arrived sor toxic substituting statutes or region e means any location, or used to own, operate extractions material means and all notices, releases, as any governmental units.	ne following definitions applies any federal, state, or locances, wastes, or material ulations controlling the classifications controlling the classification of the classificat	pply: cal statute or regulation concil into the air, land, soil, surfaceanup of these substances, fined under any environmentsposal sites. can tal law defines as a hazardonant, or similar term. I know about, regardless of way be liable or potentially liance.	ace water, groundwater, or other medium, wastes, or material. tal law, whether you now own, operate, or use waste, hazardous substance, toxic when they occurred. able under or in violation of an environmental law, if you know it	utilize tal law?
Enrice Sitting Harasul	e purpose of Part 10, the vironmental law means zardous or toxic substaluding statutes or region e means any location, or used to own, operate zardous material means and all notices, releases, as any governmental units. No. Yes. Fill in the details.	ne following definitions applies any federal, state, or locances, wastes, or material ulations controlling the classifications controlling the classification of the classificat	pply: cal statute or regulation conc il into the air, land, soil, surfa eanup of these substances, fined under any environmen sposal sites. chtal law defines as a hazarde nant, or similar term. I know about, regardless of v may be liable or potentially li	ace water, groundwater, or other medium, wastes, or material. tal law, whether you now own, operate, or use waste, hazardous substance, toxic when they occurred. able under or in violation of an environmental law, if you know it	utilize tal law?
Enrice Sitting Sitting Sulface	e purpose of Part 10, the vironmental law means arrived substituding statutes or region e means any location, or used to own, operate extracted and the vironmental means and governmental under the vironmental under the v	ne following definitions applies any federal, state, or locances, wastes, or material ulations controlling the classifications controlling the classification of the classificat	pply: cal statute or regulation concil into the air, land, soil, surfaceanup of these substances, fined under any environmentsposal sites. can tal law defines as a hazardonant, or similar term. I know about, regardless of way be liable or potentially liance.	ace water, groundwater, or other medium, wastes, or material. tal law, whether you now own, operate, or use waste, hazardous substance, toxic when they occurred. able under or in violation of an environmental law, if you know it	utilize tal law?
Enrice Sitting Sitting Sulface	e purpose of Part 10, the vironmental law means zardous or toxic substaluding statutes or region e means any location, or used to own, operate zardous material means and all notices, releases, as any governmental units. No. Yes. Fill in the details.	ne following definitions applies any federal, state, or locances, wastes, or material ulations controlling the classifications controlling the classification of the classificat	pply: cal statute or regulation concil into the air, land, soil, surfaceanup of these substances, fined under any environmentsposal sites. contal law defines as a hazardonant, or similar term. I know about, regardless of warmay be liable or potentially libernmental unit	ace water, groundwater, or other medium, wastes, or material. tal law, whether you now own, operate, or use waste, hazardous substance, toxic when they occurred. able under or in violation of an environment o	Itilize tal law? Date of notice
Enrice Sitting Sitting Sulface	e purpose of Part 10, the vironmental law means arrived substituding statutes or region e means any location, or used to own, operate extracted and the vironmental means and governmental under the vironmental under the v	ne following definitions applies any federal, state, or locances, wastes, or material ulations controlling the classifications controlling the classification of the classificat	pply: cal statute or regulation concil into the air, land, soil, surfaceanup of these substances, fined under any environmentsposal sites. can tal law defines as a hazardonant, or similar term. I know about, regardless of way be liable or potentially liance.	ace water, groundwater, or other medium, wastes, or material. tal law, whether you now own, operate, or use waste, hazardous substance, toxic when they occurred. able under or in violation of an environmental law, if you know it	utilize tal law?
Enrihazince Sittical Harsul Report	e purpose of Part 10, the vironmental law means cardous or toxic substituding statutes or region e means any location, or used to own, operate extracted and the control of	ne following definitions applies any federal, state, or locances, wastes, or material ulations controlling the classifications controlling the classification of the classificat	pply: cal statute or regulation concil into the air, land, soil, surfaceanup of these substances, fined under any environmentsposal sites. cantal law defines as a hazardonant, or similar term. I know about, regardless of warmay be liable or potentially library belease of hazardous material cannot unit	ace water, groundwater, or other medium, wastes, or material. tal law, whether you now own, operate, or use ous waste, hazardous substance, toxic when they occurred. able under or in violation of an environmental law, if you know it	tal law? Date of notice
Enri haz inco Sitt it co sull Haz sull	e purpose of Part 10, the vironmental law means zardous or toxic substancial duding statutes or region e means any location, or used to own, operate zardous material means astance, hazardous material means any governmental undices, releases, as any governmental undices. Fill in the details ave you notified any governmental undices. Fill in the details.	ne following definitions applies any federal, state, or locances, wastes, or material ulations controlling the classifications controlling the classification of the classificat	pply: cal statute or regulation concil into the air, land, soil, surfaceanup of these substances, fined under any environmentsposal sites. cantal law defines as a hazardonant, or similar term. I know about, regardless of warmay be liable or potentially library belease of hazardous material cannot unit	ace water, groundwater, or other medium, wastes, or material. tal law, whether you now own, operate, or use waste, hazardous substance, toxic when they occurred. able under or in violation of an environment o	tal law? Date of notice
Enrice Sitting Sitting State S	e purpose of Part 10, the vironmental law means arrived substituding statutes or region e means any location, or used to own, operate extracted and the control of the cont	ne following definitions applies any federal, state, or locances, wastes, or material ulations controlling the classical controlling the classical controlling distribution of anything an environmentaterial, pollutant, contaminand proceedings that you not notified you that you not notified you that you not not feel were covernmental unit of any respectively.	pply: cal statute or regulation concil into the air, land, soil, surfaceanup of these substances, fined under any environmentsposal sites. cantal law defines as a hazardonant, or similar term. I know about, regardless of warmay be liable or potentially library belease of hazardous material cannot unit	ace water, groundwater, or other medium, wastes, or material. tal law, whether you now own, operate, or use ous waste, hazardous substance, toxic when they occurred. able under or in violation of an environmental law, if you know it	tal law? Date of notice
Enrice Sitting Sitting State S	e purpose of Part 10, the vironmental law means zardous or toxic substancial duding statutes or region e means any location, or used to own, operate zardous material means astance, hazardous material means any governmental undices, releases, as any governmental undices. Fill in the details ave you notified any governmental undices. Fill in the details.	s any federal, state, or locances, wastes, or materia ulations controlling the classical controlling the classical controlling the classical controlling displayed in the controlling displaye	pply: cal statute or regulation concil into the air, land, soil, surfaceanup of these substances, fined under any environmentsposal sites. contal law defines as a hazardonant, or similar term. I know about, regardless of warmay be liable or potentially liberamental unit celease of hazardous material commental unit	ace water, groundwater, or other medium, wastes, or material. tal law, whether you now own, operate, or use ous waste, hazardous substance, toxic when they occurred. able under or in violation of an environmental law, if you know it	tal law? Date of notice Date of notice d orders.
Enrice Sitting Sitting State S	e purpose of Part 10, the vironmental law means arrived substituding statutes or region e means any location, or used to own, operate extracted and the control of the cont	s any federal, state, or locances, wastes, or materia ulations controlling the classical controlling the classical controlling the classical controlling displayed in the controlling displaye	pply: cal statute or regulation concil into the air, land, soil, surfaceanup of these substances, fined under any environmentsposal sites. cantal law defines as a hazardonant, or similar term. I know about, regardless of warmay be liable or potentially library belease of hazardous material cannot unit	ace water, groundwater, or other medium, wastes, or material. tal law, whether you now own, operate, or use ous waste, hazardous substance, toxic when they occurred. able under or in violation of an environmental law, if you know it	tal law? Date of notice
Enrice Sitting Sitting State S	e purpose of Part 10, the vironmental law means are provided in the details. The vironmental law means are provided in the details. The vironmental law means are provided in the details. The vironmental law means are provided in the details. The vironmental law means are provided in the details. The vironmental law means are provided in the details. The vironmental law means are provided in the details. The vironmental law means are provided in the details. The vironmental law means are provided in the details. The vironmental law means are provided in the details. The vironmental law means are provided in the details. The vironmental law means are provided in the details.	s any federal, state, or locances, wastes, or materia ulations controlling the classical controlling the classical controlling the classical controlling displayed in the controlling displaye	pply: cal statute or regulation concil into the air, land, soil, surfaceanup of these substances, fined under any environment sposal sites. cantal law defines as a hazardonant, or similar term. I know about, regardless of warmay be liable or potentially liberamental unit celease of hazardous material carrier in the carr	ace water, groundwater, or other medium, wastes, or material. tal law, whether you now own, operate, or use ous waste, hazardous substance, toxic when they occurred. able under or in violation of an environmental law, if you know it	tal law? Date of notice Date of notice d orders.

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 42 of 59

Debtor 1	Martina	М	Venegaz	Case Number (if known)	
	First Name	Middle Name	Last Name		
27 W	ithin 4 years before y	ou filed for bankruptcy, die	d you own a business or have an	of the following connections to any business?	
	☐ A sole proprieto	r or self-employed in a trac	de, profession, or other activity, e	ither full-time or part-time	
			LC) or limited liability partnership		
	☐ A partner in a pa	rtnership			
	An officer, direc	tor, or managing executive	of a corporation		
	An owner of at le	east 5% of the voting or eq	uity securities of a corporation		
	No. None of the abo	ve applies. Go to Part 12.			
	Yes. Check all that a	pply above and fill in the de	tails below for each business.		
	ithin 2 years before y stitutions, creditors, o		l you give a financial statement t	o anyone about your business? Include all financial	
	No.				
	Yes. Fill in the details	S.			
		Date is	ssued		
Part 1	2: Sign Below				
in c 18 L	onnection with a ban J.S.C. §§ 152, 1341, 1	kruptcy case can result in 519, and 3571.	fines up to \$250,000, or imprison	g property, or obtaining money or property by fraud ment for up to 20 years, or both.	
×	Signature of Debtor		Signature of I	Ochtor 2	
	olginature of Debtor	1	Olginature of t	Septor 2	
	Date 02/10/2016 MM / DD / `	YYYY	Date	DD / YYYY	
Did	you attach additiona	I pages to Your Statement	of Financial Affairs for Individua	s Filing for Bankruptcy (Official Form 107)?	
	No				
	Yes				
Did	you pay or agree to p	pay someone who is not ar	attorney to help you fill out ban	cruptcy forms?	
	No				
	Yes. Name of person	1		Attach the Bankruptcy Petition Preparer's Notice,	
_	•			Declaration, and Signature (Official Form 11	9).

	Caso 16-0	N/103 Doc 1	Filed 02/11/16	Entered 02/11/16 10:38:34	Desc Main
Fill in this in	formation to identify Martina	М	Venegaz	3 of 59	
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
	Bankruptcy Court for th District of <u>ILLINOIS</u>	ne : <u>NORTHERN DISTRIC</u> T	Γ OF ILLINOIS EASTERN (State)		Check if this is an amended filing
Official F	orm 108				
Stateme	nt of Intent	ion for Individ	uals Filing Unde	r Chapter 7	1
•	dividual filing under	chapter 7, you must fill o	out this form if:		

2/15

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

List Your Creditors Who Have Secured Claims

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? Creditor's ☐ Surrender the property □ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: ____ securing debt: Creditor's ☐ Surrender the property ☐ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: Creditor's ☐ Surrender the property ☐ No name: ☐ Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: ____ □ No Creditor's ☐ Surrender the property name: ☐ Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: ___ Page 1 of 2 Record # 699828 Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

Debtor 1

Martina

Case 16-04 193

Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Page 44 of 59 unber (if known)

List Your Unexpired Personal Property Leases		
For any unexpired personal property lease that you listed in S fill in the information below. Do not list real estate leases. <i>Un</i> ended. You may assume an unexpired personal property leas	expired leases are leases that are still in effect; the	lease period has not yet
Describe your unexpired personal property leases	Will the lease be assumed?	
Lessor's name:		□ No
Description of leased property:		☐ Yes
Lessor's name:		□ No
Description of leased property:		☐ Yes
Lessor's name:		□No
Description of leased property:		☐ Yes
Lessor's name:		□No
Description of leased property:		□Yes
Lessor's name:		□No
Description of leased property:		□Yes
Lessor's name:		□No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		☐ Yes
Part 3: Sign Below		
nder penalty of perjury, I declare that I have indicated my into ersonal property that is subject to an unexpired lease.	ention about any property of my estate that secures	a debt and any
/s/ Martina M Venegaz Signature of Debtor 1	Signature of Debtor 2	
Date Dated: 02/10/2016	Date	

MM / DD / YYYY

MM / DD / YYYY

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Page 45 of 59 Document

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	e	
Mar	rtina M Venegaz / Debtor Case No:	
	Chapter: Chapter 7	
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR	
com	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that apensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services lered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:	
	For legal services, I have agreed to accept \$2,595.00	
	Prior to the filing of this statement I have received \$2,595.00	
	Balance Due \$0.00	
2.	The source of the compensation paid to me was:	
	Debtor(s) Other: (specify	
3.	The source of compensation to be paid to me is:	
	Debtor(s) Other: (specify	
4. of m	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates are law firm.	
ı	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates	
	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:	
	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in cruptcy;	
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;	
	c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;	
	By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed meeting or court dates, amendments to schedules, adversary complaints or conversions to	another
chap	oter, judicial lien avoidances, dischargeability actions, other contested matters except the first meeting of creditors.	
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to	
	me for representation of the debtor(s) in this bankruptcy proceedings.	
	Date: 02/10/2016 /s/ Jonathan Daniel Parker Date Signature of Attorney	

Page 1 of 1 699828 Record #

Name of law firm

Case 16-04193 Doc 1 Filed 52/11/ National Headquarters: 55 E. Monroe Street, #3400 DOCUMENT d 02/13/16010;38;34 racilly sh Main of 59

Date: 12/30/2015

Consultation Attorney:

Record #: 699-828



Chapter 7/Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

This amount does NOT INCLUDE court filing fees of \$335 or costs Attorney fees for the Chapter 7 bankruptcy are for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date: If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter7, including preparation of my bankruptcy petition, schedules and other documents, first 341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

(Joint Debtor) driney for the Debtor(s), Representing Geraci Law L.L.C. rev 150511

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 47 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Martina M Venegaz / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/10/2016 /s/ Martina M Venegaz

Martina M Venegaz

X Date & Sign

Record # 699828 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

In re Martina M

Document Page 48 of 59

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 699828 Page 1 of 2 Record #

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 49 of 59

Form B 201A, Notice to Consumer Debtor(s)

In re Martina M Venegaz / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 02/10/2016	/s/ Martina M Venegaz	
	Martina M Venegaz	
Dated: 02/10/2016	/s/ Jonathan Daniel Parker	
Dated: 02/10/2010	Attorney: Jonathan Daniel Parker	

Record # 699828 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 50 of 59

Debto	r 1 Martina First Name	M Middle Name	Venegaz Last Name	Case Number <i>(i.</i>	ii known)
	Answer These Question	s for Reporting Purposes			
16.	What kind of debts do you have?	as "incurred by an ir No. Go to line 1 Yes. Go to line 16b. Are your debts promoney for a busines No. Go to line 1 Yes. Go to line	ndividual primarily for a 6b. 17. rimarily business dess or investment or thro 6c.	lebts? Consumer debts are depersonal, family, or household personal, family, or household lebts? Business debts are debt ugh the operation of the business of consumer debts or business of	purpose." Is that you incurred to obtain ess or investment.
17.	Are you filing under Chapter 7?	☐ No. I am not filing	under Chapter 7. Go to	o line 18.	
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?			estimate that after any exempt p t funds will be available to distri	• •
18.	How many creditors do you estimate that you owe?	□ 1-49 □ 50-99 □ 100-199 □ 200-999	□ 5,0	00-5,000 001-10,000 001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□ \$10 □ \$50	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
20.	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$10 □ \$50	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
1975	Sign Below				
For	you	correct. If I have chosen to file und title 11, United States Cook Chapter 7. If no attorney represents this document, I have obtained in accordance I understand making a fall	der Chapter 7, I am aw. de. I understand the rel me and I did not pay or ained and read the noti nce with the chapter of se statement, concealin an result in fines up to \$ 1519, and 3571.	agree to pay someone who is ce required by 11 U.S.C. § 342 title 11, United States Code, spag property, or obtaining money 250,000, or imprisonment for u	le, under Chapter 7, 11,12, or 13 of er, and I choose to proceed under not an attorney to help me fill out 2(b). pecified in this petition. y or property by fraud in connection
And the second s		Executed on : 0	<u>217) \$ /</u> 2016 M / DD / YYYY	Exec	uted on

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 51 of 59

Fill in this in	formation to ident	ify your case:	
Debtor 1	Martina	M	Venegaz
	First Name	Middle Name	Last Name
Debtor 2	****		
(Spouse if filing)	First Name	Middle Name	Last Name
		the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)			
	····		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help	o you fill out bankruptcy forms?
No No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and correct.	schedules filed with this declaration and that they are true and
* Montos ley x	Signature of Debtor 2
Date : <u>02 / 0 & /2</u> 016 MM / DD / YYYY	DateMM / DD / YYYY

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 52 of 59

Debto	or 1	Martina	M	Venegaz	Z	Case Number (if known)	
		First Name	Middle Name	Last Name		,	
27					ess or have any of the following the rectivity, either full-time of	ng connections to any business?	
			nited liability company (, part and	
		A partner in a par		,	, , , , , , , , , , , , , , , , , , ,		
		☐ An officer, directo	or, or managing executiv	ve of a corporation			
711 P. V.		An owner of at lea	ast 5% of the voting or e	equity securities of a	corporation		
	1	No. None of the above	e applies. Go to Part 12.				
		Yes. Check all that ap	ply above and fill in the d	letails below for each	n business.		
28	With insti	nin 2 years before yo itutions, creditors, o	u filed for bankruptcy, d other parties.	lid you give a financi	ial statement to anyone about	your business? Include all financial	
	1	No.					
		Yes. Fill in the details.					
			Date	issued			
		Sign Below					
a ii	n con 8 U.S	ers are true and corr	ect. I understand that m ruptcy case can result in	aking a false statem	y attachments, and I declare u lent, concealing property, or o 20, or imprisonment for up to 2 Signature of Debtor 2 Date	nder penalty of perjury that the obtaining money or property by fraud 20 years, or both.	
D	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?						
	No.	0					
	∏ Y€	es					
D	id yc	ou pay or agree to pa	y someone who is not a	an attorney to help yo	ou fill out bankruptcy forms?		
	■ Ne	o					
	∏ Y∈	es. Name of person				ankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main

Document Page 53 of 59 Martina Venegaz Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Will the lease be assumed? Lessor's name: ☐ No ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: Lessor's name: □No Yes Description of leased property: Lessor's name: □No ☐Yes Description of leased property: □No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: Sign Below Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Signature of Debtor 1

Signature of Debtor 2

Date Dated: () 2/0 8/20 MM / DD / YYYY

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 54 of 59 DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:
- (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others. e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or really commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SORE OUR PETITION IS ACCURATE!!!!

Dated: <u>02 / 03_/</u> 2016	Monto Min	X Date & Sign
	Martina M Venegaz	

Record # 699828 Asset Disclosure Page 1 of 1

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 55 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Martina M Venegaz / Debtor

Bankruptcy Docket #:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: <u>02/08</u>/2016

Martina W Venegaz

X Date & Sign

Record # 699828 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 56 of 59

ebtor 1	Martina	M	Venegaz	Case I	Number (if knowi	רם(ר		
			Last Name	Debte	Column A Debtor 1		Column B Debtor 2 or non-filing spouse	
. Unen	ployment comp	ensation		\$	0.00	\$	0.00	
			nount received was a benefit	E sconosamoidettin	abricansk naurakonabridabridabridabrid	4vicumasequistae/400	cach discolarida ethera de indik in indik in indik	
For y	ou		********					
Fory	our spouse	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	*********					
Pens bene	sion or retiremer fit under the Soci	nt income. Do not include a al Security Act.	any amount received that was a	\$	0.00	\$	0.00	
Do n as a	ot include any be victim of a war cri	nefits received under the So ime, a crime against humar	e. Specify the source and amount. ocial Security Act or payments received nity, or international or domestic parate page and put the total on line 10					
10a.			MANAGEMENT T	\$	0.00	\$	0.00	
10b		11.400.000.000.000		\$	0.00	\$	0.00	
10c.	Total amounts fro	m separate pages, if any.		\$	0.00	\$	0.00	
1. Calc colu	ulate your total on. Then add the	current monthly income. A total for Column A to the to	Add lines 2 through 10 for each otal for Column B.	\$	1,156.67 +	\$	0.00 =	= \$ 1,156.0
12a.	Copy your total Multiply by 12 (current monthly income fro the number of months in a y		**************	Copy lir	ne 11 her	fores grown	x 12
12b.	The result is yo	ur annual income for this pa	art of the form.				12b	\$ 13,880.0
3. Calo	ulate the media	n family income that appl	ies to you. Follow these steps:					
Fill i	n the state in whic	ch you live.	IL					
Filli	n the number of p	people in your household.	2					
To f	nd a list of applica	able median income amour	d size of householdts, go online using the link specified in vailable at the bankruptcy clerk's office.	the sepai	ate	******	13.	\$ 63,820.
4. Hov	do the lines co	mpare?						
14a.	X Line 12b is le Go to Part 3.	ess than or equal to line 13.	On the top of page 1, check box 1, The	ere is no p	resumption of	abuse.		
14b.		nore than line 13. On the top and fill out Form 122A-2.	o of page 1, check box 2, The presumpt	tion of abo	use is determir	ned by Fo	rm 122A-2.	
Part 8	Sign Belo	W						<u> </u>
	By signing he	e, I declare under penalty of	perjury that the information on this state	tement ar	nd in any attacl	nments is	true and co	orrect.
	<u> </u>	Martina M Venegaz						
	Date: <u></u> () {	_///_/_/_/_/_/_/_/_/_/_/_/_/_/_/_/						
	If you checked	line 14a, do NOT fill out or	file Form 122A-2.					
	If you checked	line 14b, fill out Form 122A	k-2 and file it with this form.					

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Mair Document Page 57 of 59

Form B 201A, Notice to Consumer Debtor(s)

In re Martina M Venegaz / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes, most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: () 2 / () 8 /2016

Martina M Venegaz

X Date & Sign

Dated: 0 2 / 0 8 /2016

Attorney: Jonathan Daniel Parker

Record # 699828 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 58 of 59

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re	
Martina M Venegaz / Debtor	Case No:
	Chapter: Chapter 7
DIOCK OCKUPE O	
DISCLOSURE O	F COMPENSATION OF ATTORNEY FOR DEBTOR
compensation paid to me within one year before the filing	2016(b), I certify that I am the attorney for the above named debtor(s) and that ng of the petition in bankruptcy, or agreed to be paid to me, for services contemplation of or in connection with the bankruptcy case is as follows:
For legal services, I have agreed to accept	\$2,595.00
Prior to the filing of this statement I have received	8800.00
Balance Due	-\$1,795.00
2. The source of the compensation paid to me was:	
Debtor(s) Other: (specify	
3. The source of compensation to be paid to me is:	
Debtor(s) Other: (specify	
Other. (speerly	
 I have not agreed to share the above-disclosed of my law firm 	d compensation with any other person unless they are members and associates
I have arread to show the show displaced as	
-	mpensation with a other person or persons who are not members or associates
In return for the above-disclosed fee, I have agreed case, including:	l to render legal service for all aspects of the bankruptcy
 a. Analysis of the debtor's financial situation, ar bankruptcy; 	nd rendering advice to the debtor in determining whether to file a petition in
b. Preparation and filing of any petition, schedul	les, statements of affairs and plan which may be required;
c. Representation of the debtor at the meeting of	f creditors and confirmation hearing, and any adjourned hearings thereof;
6. By agreement with the debtor(s), the above-disclos	sed fee does not include the following service:
_	ourt dates, amendments to schedules, adversary complaints or conversions to anothe
chapter, judicial lien avoidances, dischargeability action	ns, other contested matters except the first meeting of creditors.
	CERTIFICATION
I certify that the foregoing is a conpayment to	nplete statement of any agreement or arrangement for
me for representation of the debtor(s)	in this bankruptcy proceedings.
Dated:/2016	Signature of Attorney
Date	Significate of Actorney
	Geraci Law L.L.C.
i	Name of law firm

Case 16-04193 Doc 1 Filed 02/11/16 Entered 02/11/16 10:38:34 Desc Main Document Page 59 of 59

Debtor 1	Martina	M	Venegaz	Case Number (if kn	Case Number (if known)			
	First Name	Middle Name	Last Name					
For your attorney, if you are represented by one if you are not represented		I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.						
1 -	torney, you do not file this page.	· And	1. Acc	Date	Dated: 78	2016		
		Signature of	Attorney for Debtor	Date	MM / DD // YYYY	_/2016		
		Jonathan	Daniel Parker					
		Printed name				***		
		Geraci Lav	v L.L.C.					
The same of the sa		Firm name						
		55 E. Monroe St., #3400						
		Number S	treet					
and and the state of the state								
		Chicago		IL.	60603			
visional de la constant de la consta		City		State	ZIP Code			
esempe devel a sado estado estado estado acomo de como		Contact Pho	ne 312-332-1800	Email ad	ldress <u>ndil@gerac</u>	ilaw.com_		
Note of Security Control o		6297378			IL			
\$ 11.00 mm m m m m m m m m m m m m m m m m m		Bar number		State				
ACCAMATION Was STORY OF THE								